



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/814,800
Filing Date : March 31, 2004
Title of Invention : COMPUTER-IMPLEMENTED METHOD OF REDUCING
RISK IN A PAYMENT-BASED TRANSACTION WHEREIN
PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A
COUNTERPARTY USING A PAYMENT BANK SYSTEM
OPERATED BY A PAYMENT BANK AND WHEREIN A
PAYMENT AUTHORIZING INSTRUCTION IS RETURNED
TO PAYMENT QUEUE FOR LATER RE-EVALUATION IN
THE EVENT THAT THE AMOUNT OF PAYMENT
AUTHORIZED BY SAID PAYMENT AUTHORIZING
INSTRUCTION EXCEEDS THE AVAILABLE BALANCE
Examiner : Frantzy Poinvil
Group Art Unit : 3692
Attorney Docket : 126-001USANC0

Honorable Commissioner of Patents

and Trademarks

Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED JUNE 13, 2008

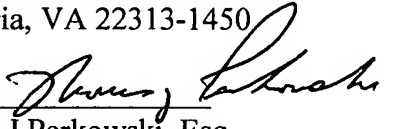
Sir:

In response to the Office Action mailed in the present Application on June 13, 2008,
Applicant submits the following amendments to the same:

CERTIFICATE OF MAILING UNDER
37 C.F.R. 1.8

I hereby certify that this correspondence
is being deposited with the United States
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Alexandria, VA 22313-1450



Thomas J Perkowski, Esq.
Reg. No. 33,134
Date: October 14, 2008